



CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Panin, Tbk. & Subsidiaries

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		DEC 31, 2019	DEC 31, 2018	DEC 31, 2019	DEC 31, 2018
ASSETS					
1.	Cash	1,317,625	1,170,811	1,338,663	1,193,578
2.	Placement to Bank Indonesia	8,629,598	9,095,069	9,738,643	10,145,707
3.	Interbank placement	4,140,479	4,219,392	3,892,426	4,250,403
4.	Spot and derivatives claims	37,693	67,917	37,693	67,917
5.	Securities				
a.	Measured at fair value through profit and loss	3,699,311	1,533,444	3,699,136	1,554,110
b.	Available for sale	2,267,390	2,293,039	2,156,814	2,207,897
c.	Held to maturity	8,467,287	7,905,978	9,265,703	8,829,453
d.	Loans and receivables	-	-	-	-
6.	Securities sold under repurchase agreement (repo)	3,145,687	-	3,145,687	-
7.	Claims on securities bought under reverse repo	11,682,078	13,016,732	11,682,078	13,150,615
8.	Acceptance claims	2,577,543	2,407,607	2,577,543	2,407,607
9.	Loans				
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	132,491,854	136,248,157	151,478,723	151,567,070
10.	Sharia financing	-	-	-	-
11.	Equity investment	2,302,401	2,320,770	753,830	566,032
12.	Goodwill	-	-	-	-
13.	Impairment on financial assets -/-				
a.	Securities	-	-	(23,500)	(23,500)
b.	Loans	(3,716,327)	(3,594,750)	(4,170,948)	(4,027,698)
c.	Others	(825)	(825)	(28,188)	(83,825)
14.	Intangible Assets	278,117	281,717	333,332	329,576
15.	Accumulated amortisation on intangible assets -/-	(225,718)	(224,345)	(255,821)	(243,896)
16.	Fixed assets and equipment	10,600,735	10,311,908	10,505,235	10,676,579
17.	Accumulated depreciation on fixed assets and equipments -/-	(138,771)	(377,485)	(192,585)	(415,661)
18.	Non productive assets				
a.	Abandoned properties	174,197	180,122	174,197	180,122
b.	Foreclosed assets	1,145,700	620,278	1,981,849	1,150,954
c.	Suspense accounts	-	-	-	-
d.	Interbranch assets*	-	-	-	-
e.	Conducting operational activities in Indonesia	-	-	-	-
f.	Conducting operational activities outside Indonesia	-	-	-	-
19.	Leasing	-	-	768,774	1,519,799
20.	Deferred tax assets	93,555	31,552	126,509	-
21.	Other assets	1,846,734	1,312,499	2,348,455	2,076,600
	TOTAL ASSETS	190,252,348	188,698,490	211,287,379	207,284,418
LIABILITIES AND EQUITIES					
LIABILITIES					
1.	Current account	9,754,488	9,750,505	9,913,432	9,964,300
2.	Saving account	38,468,027	40,232,732	38,904,163	40,921,068
3.	Time deposit	74,526,411	80,831,506	82,585,825	86,809,404
4.	Revenue sharing investment	-	-	-	-
5.	Liabilities to Bank Indonesia	3,512,664	452,364	3,865,404	55,451
6.	Spot and derivatives liabilities	93,701	85,514	93,701	85,514
7.	Liabilities on securities sold under repurchase agreement (Repo)	4,910,465	-	4,910,465	-
8.	Acceptance liabilities	2,983,463	2,412,520	2,583,493	2,412,520
9.	Issued securities	9,601,805	9,592,881	11,493,797	11,540,723
10.	Loans received	4,617,918	6,210,476	4,429,982	10,528,385
11.	Margin deposit	207,018	229,589	207,121	244,019
12.	Interbranch liabilities*	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
13.	Deferred tax liabilities	6,789	-	-	-
14.	Other liabilities	2,372,086	2,872,804	2,913,986	3,416,669
15.	Profit sharing investment	-	-	-	-
	TOTAL LIABILITIES	159,599,172	152,659,039	166,845,656	166,457,301
EQUITIES					
17.	Paid in capital				
a.	Capital	9,600,000	9,600,000	9,600,000	9,600,000
b.	Unpaid capital -/-	(7,191,235)	(7,191,235)	(7,191,235)	(7,191,235)
c.	Treasury stock -/-	-	-	-	-
18.	Additional paid in capital	3,444,330	3,444,330	3,444,330	3,444,330
a.	Agio	-	-	-	-
b.	Disagio -/-	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Fund for paid-up capital	-	-	-	-
e.	Other	-	(141,474)	(117,830)	-
19.	Other comprehensive gain (loss)				
a.	Translation adjustment from foreign currency	102,189	78,944	100,540	78,808
b.	Gain (loss) on value changes of financial assets categorized as available for sale	7,765,288	7,451,465	7,826,576	7,520,003
c.	Effective portion of cash flow hedge	-	-	1,031	1,430
d.	Difference in fair value revaluation	-	-	-	-
e.	Portion of other comprehensive income from associates	173,059	60,345	165,354	53,402
f.	Income tax of other comprehensive income	(319,073)	(205,800)	(317,393)	(204,619)
20.	Difference in quasi-reorganization	-	-	-	-
21.	Difference in restructuring under common control	-	-	-	-
22.	Other Equity	-	-	-	-
23.	Reserves:				
a.	General reserves	22,873,435	19,838,843	23,224,052	20,187,868
b.	Appropriated reserves	140,000	140,000	140,000	140,000
c.	Gain/loss	-	-	-	-
d.	Previous years	-	-	1,205,496	1,121,358
e.	Current year	3,065,173	3,035,659	3,316,841	3,112,880
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	39,653,176	36,248,451	41,374,558	37,746,095
25.	Non controlling interest	39,653,176	36,248,451	44,441,714	40,747,117
	TOTAL LIABILITIES AND EQUITIES	190,252,348	188,698,490	211,287,379	207,284,418

No.	DESCRIPTION	INDIVIDUAL					
		DEC 31, 2019		DEC 31, 2018		Total	
		C	SM	S	D	L	Total
I. RELATED PARTIES							
1.	Interbank placement						
a.	Rupiah	300,000	-	-	-	-	300,000
b.	Foreign currency	39,294	65,180	-	-	-	104,474
2.	Spot and derivatives claims						
a.	Rupiah	-	-	-	-	-	-
b.	Foreign currency	101,750	135,853	-	-	-	237,603
3.	Securities						
a.	Rupiah	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)						
a.	Rupiah	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo						
a.	Rupiah	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-
6.	Acceptance claims						
a.	Rupiah	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-
7.	Loans						
a.	Micro, small and medium enterprises (UMKM)						
i.	Rupiah	94,799	26	266	-	-	95,091
ii.	Foreign currency	-	-	-	-	-	-
b.	Non micro, small and medium enterprises (UMKM)						
i.	Rupiah	162,102	21,249	-	-	-	183,351
ii.	Foreign currency	-	-	-	-	-	-
d.	Loans on property	388,536	493,427	-	-	-	881,963
8.	Equity investment	2,302,401	2,320,770	-	-	-	4,623,171
9.	Temporary equity investment	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-
11.	Commitments and contingencies						
a.	Rupiah	1,169,459	224	-	-	-	1,171,703
b.	Foreign currency	-	-	-	-	-	-
12.	Foreclosed assets	-	-	-	-	-	-
II. NON-RELATED PARTIES							
1.	Interbank placement						
a.	Rupiah	1,016,127	-	-	-	-	1,016,127
b.	Foreign currency	2,785,068	-	-	-	-	2,785,068
2.	Spot and derivatives claims						
a.	Rupiah	37,693	66,647	-	-	-	104,340
b.	Foreign currency	-	-	-	-	-	-
3.	Securities						
a.	Rupiah	11,752,022	-	-	-	-	11,752,022
b.	Foreign currency	2,566,578	3,012,215	-	-	-	5,578,793
4.	Securities sold under repurchase agreement (repo)						
a.	Rupiah	3,145,687	-	-	-	-	3,145,687
b.	Foreign currency	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo						
a.	Rupiah	11,682,078	13,016,732	-	-	-	24,698,810
b.	Foreign currency	-	-	-	-	-	-
6.	Acceptance claims						
a.	Rupiah	2,577,543	2,407,607	-	-	-	4,985,150
b.	Foreign currency	-	-	-	-	-	-
7.	Loans						
a.	Micro, small and medium enterprises (UMKM)						
i.	Rupiah	26,876,658	1,545,365	66,022	145,396	1,227,480	28,855,541
ii.	Foreign currency	60,732	-	-	-	-	60,732
b.	Non micro, small and medium enterprises (UMKM)						
i.	Rupiah	85,931,774	3,447,657	182,310	555,165	1,798,374	89,937,070
ii.	Foreign currency	9,215,838	307,618	-	-	-	9,523,456
c.	Restructured loans						
i.	Rupiah	5,103,043	1,581,667	85,596	108,489	799,842	6,499,037
ii.	Foreign currency	773,122	138,510	-	-	-	911,632
d.	Loans on property	36,206,089	2,903,869	87,721	58,239	824,820	39,452,939
8.	Equity investment	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-
11.	Commitments and contingencies						
a.	Rupiah	33,796,745	97,011	-	-	-	33,893,756
b.	Foreign currency	6,648,815	-	-	-	-	6,648,815
12.	Foreclosed assets	553,514	225,650	-	-	-	779,164
III. OTHER INFORMATION							
Assets pledged as collateral:							
a.	To Bank Indonesia						
b.	To other parties						
2.	Impairment provision on earning assets						
3.	Required regulatory provision on earning assets						
4.	Percentage of UMKM to total loans						
5.	Percentage of micro and small enterprises (UMK) to total loans						
6.	Percentage of UMKM debtor to total debtor						
7.	Percentage of micro and small enterprises (UMK) debtor to total debtor						
8.	Others:						
a.	Chaneling						
b.	Mudharabah Murabahah						
c.	Written off earning assets						
d.	Written off earning assets that has been re-collected						
e.	Charged off earning assets						

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		DEC 31, 2019	DEC 31, 2018	DEC 31, 2019	DEC 31, 2018
I. COMMITTED CLAIMS					
1. Unused borrowing					
a.	Rupiah	-	-	-	-
b.	Foreign currency	-			